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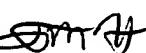
APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/870,142	05/30/2001	Steven B. Smith	13660.17	4558
21999	7590	08/01/2007	EXAMINER	
KIRTON AND MCCONKIE 60 EAST SOUTH TEMPLE, SUITE 1800 SALT LAKE CITY, UT 84111			HARBECK, TIMOTHY M	
ART UNIT		PAPER NUMBER		3692
MAIL DATE		DELIVERY MODE		08/01/2007 PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Interview Summary	Application No.	Applicant(s)	
	09/870,142	SMITH ET AL.	
	Examiner	Art Unit	
	Timothy M. Harbeck	3692	

All participants (applicant, applicant's representative, PTO personnel):

(1) Timothy M. Harbeck  (3) Michael Krieger.

(2) Adam Stevens. (4) _____.

Date of Interview: 09 July 2007.

Type: a) Telephonic b) Video Conference
c) Personal [copy given to: 1) applicant 2) applicant's representative]

Exhibit shown or demonstration conducted: d) Yes e) No.
If Yes, brief description: _____.

Claim(s) discussed: 1.

Identification of prior art discussed: Editors, Claus.

Agreement with respect to the claims f) was reached. g) was not reached. h) N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: See Continuation Sheet.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

Examiner Note: You must sign this form unless it is an attachment to a signed Office action.

Examiner's signature, if required

Continuation of Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments. Attorneys and Examiner discussed the perceived differences between the prior art and the present invention. Namely the Attorneys believe that neither reference discloses the step wherein multiple virtual accounts may be overlaid upon one actual financial account. Specifically the Claus reference was discussed. Attorneys believe that Claus separates the budgeting for each 'category' into specific payment mediums (cash, check credit), in its budgeting feature, however is incapable of summing the budgeting for a single category across all mediums. Upon filing of formal remarks, the examiner did however agree that any further examination of the Claus reference should be done with this distinction in mind. It was also disclosed to the attorney that Examiner Harbeck will not be examining the case, as he is leaving the Office, but nonetheless the conversation is made of record.